

# Important information

Whilst PremierCare offers extremely wide benefits, there are some things that we do not cover and a summary of these are:

- Commercial use
- Deliberate damage
- Wear and Tear
- Gradual build-up of damage

### Key documents you need to read!

This leaflet gives some of the key benefits of Furniture Protection but it does not cover every eventuality so it is important you receive and read the following documents:

- Insurance Product Information Document (IPID)

   this shows you the key benefits and exclusions of the insurance as well as other important information.
   You must read this before purchasing the insurance and take this document home with you.
- Important Information Document this
  provides you with information on what demands
  and needs this insurance will meet as well as
  other important information. You must read this
  document; tick the necessary boxes if they apply
  to you and then sign the document.
- Terms & Conditions (T&Cs) these give you
  the full terms of your insurance policy and other
  important information. You should read these
  carefully to make sure the cover is right for you.
  You will be sent these following the delivery of
  your furniture.

#### CANCELLATION

You can cancel your insurance and receive a full refund during the 14 days from receiving your Terms and Conditions. Full information can be found in the documents detailed above.

#### YOUR DATA

The Retailer of the Furniture Protection share your information with the scheme administrators and the insurer for the purpose of arranging and administering your policy and handling your claim.

Further information on how both firms handle your personal data can be found in your Terms and Conditions and also in their Data Protection notices which can be found on their respective websites. Privacy notices can also be requested in writing.

#### **ADMINISTRATOR & INSURER**

Policies are arranged and administered by Castelan Limited whose details are shown below. Information on the insurer can be found in the IPID and Terms and Conditions as can further information on Castelan Limited.



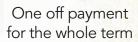


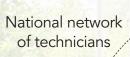
astelan Limited. Alpha House, Sunnyside Road North, Weston-super-Mare, BS23 3QY
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This leaflet is for marketing purposes only. On the back of this leaflet 'Key documents you need to read' will direct you to the information you need to know before buying this insurance.

# Protecting your investment

Life is for the living and furniture is for using - but accidents happen and things go wrong. PremierCare is designed to ensure that, having invested in your new furniture, you can keep it looking like new for as long as possible.





Online claim service 24/7



No call out fees

No excess charges

## Products covered

## Upholstery

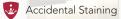
Fabric and Leather (including recliners)





Structural defects

## Cabinet furniture Lounge, Dining and Bedroom





Accidental Damage





## Accidental damage

Accidental staining

Tea/coffee/hot chocolate

Wine, beer and spirits

Shoe polish

**Cosmetics** 

Tomato ketchup

Soap products

Again, cover starts from the moment your furniture is delivered so you can start enjoying it with confidence. Cover for sudden and unexpected accidents includes (but is not limited to):

Summary of cover

Cover starts from when your furniture is delivered and any stain or spill that happens suddenly or

Blackcurrant & orange juice

Human & animal bodily fluids

Cola & other fizzy drinks

Mineral oil & glue

Curry & pizza

Rips \* Tears

Burns

Punctures

Scuffs

unexpectedly is included. Everyday spills such as (but not limited to):

**Milk** 

Scratches

Dents Chips Breakage of glass or mirrors

Grease from foodstuffs

Corrosive substances

Chocolate & confectionery

Dye transfer

**Bleach** 

Breakage of frame components

## Structural defects

Your new furniture has been made to the highest possible standards but sometimes things go wrong. PremierCare is here to ensure that, once your manufacturers guarantee has ended, you are covered for any defects that may arise - things such as (but not limited to):

O Breakage or separation of frame components

Warping

Breaking or bending of metal mechanisms or other metal components

O Defective mechanical and electrical recliner mechanisms

Cushion interiors and webbina

Fascias

O Broken zips

Broken castors

Peeling of leather and peeling/lifting of veneer

Unstitching of buttons or failure of any stitching.

 Electronic equipment such as USB's, fridges and speakers

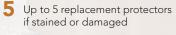
# **Mattress protector**



Accidental Staining



Accidental Damage





\* Accidental Damage





# Beds





O Structural defects